

STATE OF MAINE
WORKERS' COMPENSATION BOARD

ABUSE INVESTIGATION UNIT
AIU#

STATE OF MAINE
WORKERS' COMPENSATION BOARD

v.

ROYAL & SUNALLIANCE GROUP

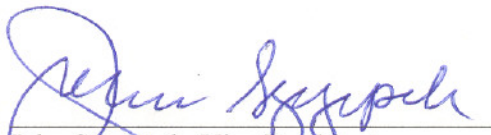
CONSENT DECREE

NOW COME the parties and agree as follows:

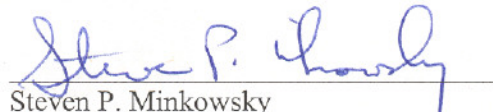
1. Sandy Stanwood alleged a June 8, 2001 work-related injury while employed at Narraguagus Bay.
2. That Sandy Stanwood gave notice of incapacity from work for her alleged injury on January 24, 2002.
3. That the Notice of Controversy on Sandy Stanwood was filed on March 12, 2002.
4. That the Notice of Controversy on Sandy Stanwood was made 47 days after her notice of a claim for incapacity became due and payable.
5. That the mandatory payment was due on February 7, 2002.
6. That pursuant to 39-A M.R.S.A. §205(3) a penalty of \$100.00 is warranted.
7. That nothing in this agreement shall be construed as a waiver of Sandy Stanwood's right to seek any weekly compensation benefits that she is or may be entitled to.

WHEREFORE, pursuant to 39-A M.R.S.A. §205(3), Royal & SunAlliance Group shall be assessed a penalty of \$100.00 payable to Sandy Stanwood.

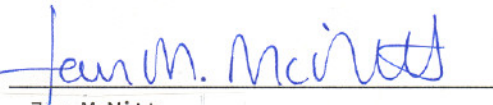
Dated: 12/21/2004


John Szczepiek, Vice President
Royal & SunAlliance Group

Dated: January 27, 2005


Steven P. Minkowsky
Deputy Director of Benefits Administration
Workers' Compensation Board

Dated: 1/27/2005


Jan McNitt
Supervisor of the Abuse Investigation Unit
Workers' Compensation Board

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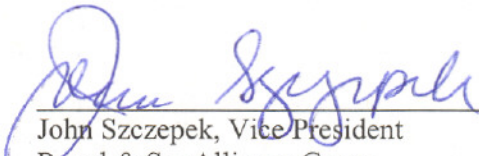
CONSENT DECREE

NOW COME the parties and agree as follows:

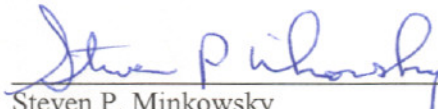
1. Angela Sult alleged an August 6, 2001 work-related injury while employed at Physician Services.
2. That Angela Sult gave notice of incapacity from work for her alleged injury on January 24, 2003.
3. That Angela Sult was initially compensated for her alleged period of incapacity on August 14, 2001.
4. That the subsequent payment to Angela Sult was made on September 25, 2001.
5. That the payment to Angela Sult was made 42 days after the first payment.
6. That pursuant to 39-A M.R.S.A. §205(3) a penalty of \$200.00 is warranted.
7. That nothing in this agreement shall be construed as a waiver of Angela Sult's right to seek any weekly compensation benefits that she is or may be entitled to.

WHEREFORE, pursuant to 39-A M.R.S.A. §205(3), Royal & SunAlliance Group shall be assessed a penalty of \$200.00 payable to Angela Sult.

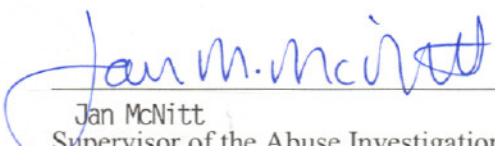
Dated: 12/21/2004


John Szczeppek, Vice President
Royal & SunAlliance Group

Dated: January 27, 2005


Steven P. Minkowsky
Deputy Director of Benefits Administration
Workers' Compensation Board

Dated: 1/27/2005


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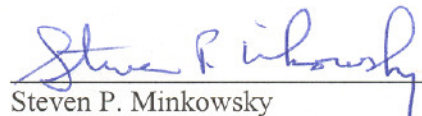
1. That Melissa Gustin alleged a July 28, 2001 work-related injury while employed at Lemforder Corporation.
2. That a Consent Order in the case of Melissa Gustin v. Lemforder Corporation was signed on November 9, 2001.
3. That payment pursuant to the Consent Order was not issued until November 21, 2001.
4. That the payment to Ms. Gustin was made two days late.
5. That pursuant to 39-A M.R.S.A. §324(2)(A) a penalty of \$400.00 is warranted.
6. That nothing in this agreement shall be construed as a waiver of Ms. Gustin's right to seek any weekly compensation benefits that she is or may be entitled to.

WHEREFORE, pursuant to 39-A M.R.S.A. §324(2)(A), Royal & SunAlliance Group shall be assessed a penalty of \$100.00 payable to Ms. Gustin and \$300.00 payable to the Maine Workers' Compensation Board.

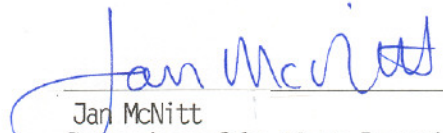
Dated: 12/21/2004


John Szczeppek, Vice President
Royal & SunAlliance Group

Dated: January 27, 2005


Steven P. Minkowsky
Deputy Director of Benefits Administration
Workers' Compensation Board

Dated: 1/27/2005


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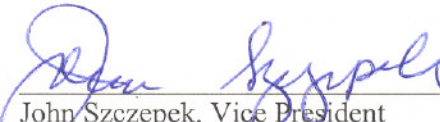
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NOW COME the parties and agree as follows:

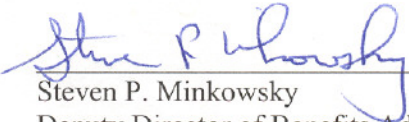
1. That Royal & SunAlliance Group has engaged in patterns of questionable claims-handling techniques in violation of Section 359(2) by failing:
 - (a) to file the required forms or by filing the required forms late with the Workers' Compensation Board;
 - (b) to have claim files complete or available to the auditor upon on-site examination;
 - (c) to report lost time claims correctly;
 - (d) to pay indemnity correctly;
 - (e) to make mandatory payments; and
 - (f) to correct numerous errors in the calculation of the average weekly wage.
2. That no formal hearing is required because of this Consent Decree.
3. That these findings are certified to the Bureau of Insurance pursuant to 39-A M.R.S.A. §359(2).

WHEREFORE, pursuant to 39-A M.R.S.A. §359(2), a civil forfeiture of \$7,500.00 shall be paid to the Maine Workers' Compensation Board for engaging in patterns of questionable claims-handling techniques.

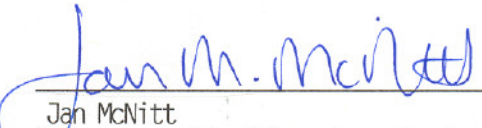
Dated: 12/24/2004


John Szczepek, Vice President
Royal & SunAlliance Group

Dated: January 27, 2005


Steven P. Minkowsky
Deputy Director of Benefits Administration
Workers' Compensation Board

Dated: 1/27/2005


Jan McNitt
Supervisor of the Abuse Investigation Unit
Workers' Compensation Board

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NOW COME the parties and agree as follows:

1. That the following forms were not filed:

Employee	Date of Injury	Forms Not Filed
Debra Baker	May 6, 2001	WCB-2, Wage Statement WCB-2A, Schedule of Dependent(s) and Filing Status Statement
Amanda Barton	July 10, 2001	WCB-2A, Schedule of Dependent(s) and Filing Status Statement
Rhonda Bowman	August 10, 2001	WCB-11, Statement of Compensation Paid
Susan Carey	July 31, 2001	WCB-11, Statement of Compensation Paid
Linda Cropley	February 22, 2001	WCB-2, Wage Statement WCB-3, Memorandum of Payment
Shirley Delsignore	April 30, 2001	WCB-1, Employer's First Report of Occupational Injury or Disease
Stephen Hood	July 18, 2001	WCB-11, Statement of Compensation Paid
Charles Huntington	July 31, 2001	WCB-2A, Schedule of Dependent(s) and Filing Status Statement
Sandy Stanwood	June 8, 2001	WCB-2, Wage Statement WCB-2A, Schedule of Dependent(s) and Filing Status Statement WCB-3, Memorandum of Payment
Michael Smith	May 24, 2001	WCB-2, Wage Statement

Elea Veilleux

May 29, 2001

WCB-1, Employer's First Report of
Occupational Injury or Disease

Minnie White

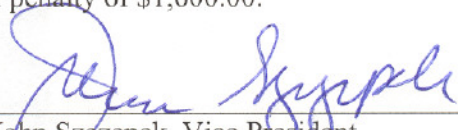
March 7, 2001

WCB-2A, Schedule of Dependent(s)
and Filing Status Statement

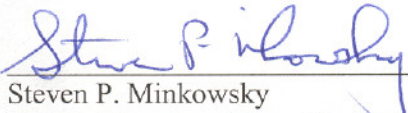
2. That the forms listed above were not filed.
3. That the failure to file the foregoing forms represents sixteen (16) separate violations of 39-A M.R.S.A. §357(1) or §360(1)(A).
4. That nothing in this agreement shall be construed as a waiver of the Workers' Compensation Board's right to seek additional penalties pursuant to 39-A M.R.S.A. §359(2) or 39-A M.R.S.A. §360(2) or both sections.

WHEREFORE, pursuant to 39-A M.R.S.A. §360(1)(A), a civil forfeiture of \$100.00 shall be assessed for each of the foregoing sixteen (16) violations for a total penalty of \$1,600.00.

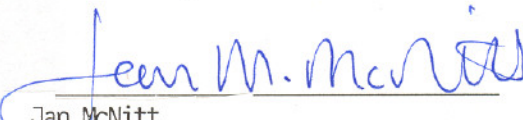
Dated: 12/24/2004


John Szezepek, Vice President
Royal & SunAlliance Group

Dated: January 27, 2005


Steven P. Minkowsky
Deputy Director of Benefits Administration
Workers' Compensation Board

Dated: 1/27/2005


Jan McNitt
Supervisor of the Abuse Investigation Unit
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NOW COME the parties and agree as follows:

1. That the following forms were filed late:

Employee	Date of Injury	Forms Filed Late
Amanda Barton	July 10, 2001	WCB-2, Wage Statement
Cynthia Bolduc	January 25, 2001	WCB-2, Wage Statement WCB-2A, Schedule of Dependent(s) and Filing Status Statement WCB-3, Memorandum of Payment
Sherry Burgos	January 24, 2001	WCB-11, Statement of Compensation Paid
Calvin Campbell	May 2, 2001	WCB-2, Wage Statement WCB-2A, Schedule of Dependent(s) and Filing Status Statement WCB-11, Statement of Compensation Paid
Susan Carey	July 31, 2001	WCB-11, Statement of Compensation Paid
Matthew Coolidge	June 28, 2001	WCB-2, Wage Statement
Linda Cropley	February 22, 2001	WCB-2A, Schedule of Dependent(s) and Filing Status Statement WCB-9, Notice of Controversy
Dorothy Glidden	July 29, 2001	WCB-3, Memorandum of Payment
Melissa Gustin	July 28, 2001	WCB-2, Wage Statement WCB-2A, Schedule of Dependent(s) and Filing Status Statement
Michael Hebert	January 3, 2001	WCB-2A, Schedule of Dependent(s) and Filing Status Statement

Stephen Hood	July 18, 2001	WCB-3, Memorandum of Payment WCB-9, Notice of Controversy
Charles Huntington	July 31, 2001	WCB-2, Wage Statement
Darlene Ingersoll	September 7, 2001	WCB-2A, Schedule of Dependent(s) and Filing Status Statement WCB-11, Statement of Compensation Paid
Mike Mowry	August 31, 2001	WCB-2, Wage Statement WCB-2A, Schedule of Dependent(s) and Filing Status Statement WCB-3, Memorandum of Payment WCB-11, Statement of Compensation Paid
Dean Pelletier	October 30, 2001	WCB-11, Statement of Compensation Paid
Norma Reed	June 6, 2001	WCB-2, Wage Statement WCB-2A, Schedule of Dependent(s) and Filing Status Statement WCB-11, Statement of Compensation Paid
Susan Seavey	October 14, 2001	WCB-1, Employer's First Report of Occupational Injury or Disease WCB-3, Memorandum of Payment WCB-11, Statement of Compensation Paid
Amy Sewall	October 7, 2001	WCB-2A, Schedule of Dependent(s) and Filing Status Statement WCB-3, Memorandum of Payment WCB-11, Statement of Compensation Paid
Sandy Stanwood	June 8, 2001	WCB-1, Employer's First Report of Occupational Injury or Disease WCB-2, Wage Statement WCB-9, Notice of Controversy
Angela Sult	August 6, 2001	WCB-2, Wage Statement WCB-2A, Schedule of Dependent(s) and Filing Status Statement WCB-11, Statement of Compensation Paid

Michael Vigil

May 7, 2001

WCB-2, Wage Statement
 WCB-2A, Schedule of Dependent(s)
 and Filing Status Statement
 WCB-3, Memorandum of Payment
 WCB-11, Statement of Compensation
 Paid

Minnie White

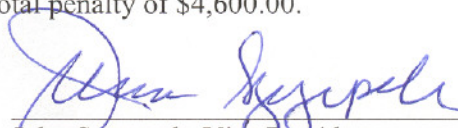
March 7, 2001

WCB-2, Wage Statement

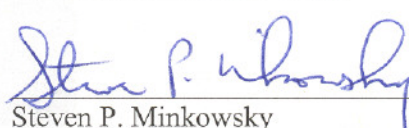
2. That the forms listed above were filed late.
3. That the failure to file the foregoing forms represents forty-six (46) separate violations of 39-A M.R.S.A. §357(1) or §360(1)(B).
4. That nothing in this agreement shall be construed as a waiver of the Workers' Compensation Board's right to seek additional penalties pursuant to 39-A M.R.S.A. §359(2) or 39-A M.R.S.A. §360(2) or both sections.

WHEREFORE, pursuant to 39-A M.R.S.A. §360(1)(B), a civil forfeiture of \$100.00 shall be assessed for each of the foregoing forty-six (46) violations for a total penalty of \$4,600.00.

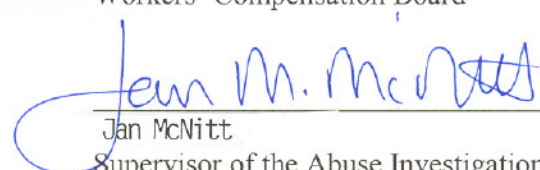
Dated: 12/21/2004


 John Szczepke, Vice President
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Dated: January 27, 2005


 Steven P. Minkowsky
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